



Free Banks.

We have already alluded to the number of free banks established or in the process of establishment, under the new banking law of Indiana. In relation to these institutions we find the common opinion of the country, is that they are perfectly safe and sound, and that the bill holders are secured by the pledge of stocks, which at any time will command the specie for the redemption of the notes. This is true so long as State stocks are at par. On the other hand we think it clearly demonstrable that no banking institution is perfectly safe and sound, unless there is at all times specie in its vaults to redeem its circulation. The price of State securities is always fluctuating. The amount of State bonds now in the market exceeds two hundred millions of dollars. These bonds under the new system of free banking, will find their way into the vaults of the State Treasurers, pledged for the redemption of paper money, issued by these State stock banks. This new facility for banking will add two hundred millions to an already bloated paper currency. Its influence will soon be felt in the trade and business of the country. The price of real estate, of produce, of stocks, and every thing that is to be produced with money, will rise to a standard corresponding with the pléthoric condition of the money market. The world has never yet learned that great truth, taught by political economy, that too much money always produces disease in the body politic, in a commercial sense, as certain as too much blood in the human system, will produce disease and death. Experience has taught the lesson, but avarice blots it from the memory of man.

Under this redundancy of paper currency, pork has already risen to six dollars a hundred, flour and every other species of produce, are rapidly rising. The price of real estate, labor, and every thing to be purchased with money, is increasing in a corresponding ratio. When provisions rise beyond a certain standard they cannot be sold in a foreign market. The crops in England this year have been good. Already under the present prices, have butter and potatoes been imported from Ireland, and sold at a profit in New York. In 1837 wheat was brought from the districts bordering on the Black sea, and sold in the markets of this country. We predict that next year will witness a similar result. Prices will run up so high that we shall have no foreign market for our surplus products. In the meantime our exports will increase and our European debt increase. This debt cannot be paid by the produce of the country, because it cannot be purchased at prices which will justify its exportation. Bank paper will not pay it; but to discharge this debt the banks will have to disgorge their gold and silver. As this basis is drawn from their vaults, they will endeavor under the law of self preservation, to replace it. They will draw on the free banks whose circulation is based, not on specie, but on State bonds. If these free banks fail to redeem their notes under the constitution and the law, they must go into liquidation. The bonds must be sold for the precious metals to redeem the bills issued on their credit, and the result will be, that two hundred millions of State bonds will be forced into a market, to be sold for specie, at a time when the country is drained, to pay our annually accruing debt in Europe. These bonds must be sold at a sacrifice, and then will come the explosion and the crash. The banks must fail. The country will be drained of specie, and the paper currency will depreciate and become worthless. In 1838 the suspension of specie payments, by the banks, whilst they continued their operations had the effect to soften the blow. Under the new constitutions of most of the States this cannot again be done. Where a bank suspends it must go into liquidation and be wound up under the operation of law.

We make these remarks because we know that the laws which regulate currency, trade, and commerce, will produce these results, as certain as that black and angry clouds will obscure the sun, or the killing frosts of November destroy the green and blooming vegetation. The world requires just so much money to answer the purpose of trade and commerce. If too much finds its way to any particular quarter of the globe, it will, like water, seek its level, and flow to that point where it can be profitably invested. A redundancy of paper currency will gradually draw out the specie. Where there is no specie to redeem the paper, it then becomes worthless and the country is without a circulating medium. The price of produce, real estate, and State securities, railroad stocks, and every description of property will depreciate, because there is no money to purchase. This vacuum will gradually be filled again by the precious metals, but not in time to save hundreds and thousands from bankruptcy and ruin.

The clouds are rising and the storm is approaching. We say to every man engaged in trade to prepare for the event. Two years more will find you in the midst of the wreck. He who sets his house in order and prepares for the event will fare the best. For these remarks we shall be called a croaker. We care not—we believe what we say and will say what we believe.

**Pittsburgh Post Office.**  
We see it stated that L. Harper, Esq., editor of the Pittsburgh Post, will be an applicant for the Post Office at the Iron city. We hope he may be appointed. In dispensing the patronage, we trust that General Pierce may remember the hard working Democracy. Heretofore it has been too often the case that the parlor politicians, who, like the lilies of the field, neither work nor spin, when the battle is won, have been permitted to array themselves in all the power and glory of Solomon himself. To that mode of dispensing public patronage we stand opposed.

**Hon. Walter Forward, of Pittsburgh Pa., died on the 24th inst. He had been member of Congress, Secretary of the Treasury under Mr. Tyler, and represented our Government at Copenhagen, under Gen. Taylor. At the time of his death he was Judge of one of the Pennsylvania Courts.**

**Indiana Central Railroad.**  
This Company has already commenced laying the iron on the track of this road at this city and at Cambridge city, and will prosecute the work with vigor until it is completed. When finished, this will be one of the best paying roads in the west.

**Hon. John Sargeant, an eminent lawyer and statesman of Philadelphia, died at his residence on the 23d inst. He had been a member of Congress and candidate for Vice President with Henry Clay in 1832. He was 75 years of age.**

**Orbs of the Gulf?** Sandwich Islands of the Pacific? The Ayes have it; it is so ordered, and entered upon the minutes.

**Two Brothers in Congress.**  
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**Gen. Pierce not Going South.**  
The Richmond Dispatch, says the following is an extract of a letter written by gentleman in Concord, New Hampshire.

"The new Eagle tavern was opened yesterday. A splendid dinner was given to about sixty invited guests, among whom was Gen. Pierce. The General will board at the Eagle during the winter. You will probably see various newspaper accounts of his intention to spend the winter in Portsmouth, N. H., in Virginia, &c. They are all untrue. I have it from his own mouth that he will reside here this winter."

**The Rochester (New York) Flag of Victory, of the 23d, says:**

"The books of subscription to the Mississippi and Atlantic Railroad, which were opened in New York last week, were closed on Saturday—the whole amount, \$1,530,600 having been subscribed. The road is the concluding link of the great trunk East and West line, from the Atlantic coast to St. Louis, and the whole line of rails from New York to Terre Haute, it is said, will be completed within the next sixty days."



